Charges for bank services - All Charges are displayed excluding VAT				
Loan	**Service Charges for Loans**	**Description of the Charges**		**Charges**
	Thilina Credit Facility & Other Consumption Loans	Charges Depending on Loan Amount (Maximum Charge Rs.50,000/-)		1% of The Loan Amount
	Loans Other The Above	Maximum Charge Up to Rs.75,000/- (Not exceeding Rs.75,000/-)		0.5% Of The Loan Amount
	SME Project Reports	From Rs. 2.5Mn to Rs.5Mn		Rs. 1,000/-
		From Rs. 500,001 to Rs.10Mn		Rs. 2,500/-
		Above Rs.1,000,001		Rs. 5,000/-
		Maximum Charge Upto Rs. 75,000/- (Not exceeding Rs.75,000/-)		
	Loan Rescheduling Service Charges	Rs.1,000/- (Post Inspection Charges Will Be Applied In Addition)		
	Inspection Charges For Loans	**Description of the Charges**		**Charges**
	Pre Inspection Charges (Except Mortgage Bonds, Loans Against Deposit, Detusavi Loan, Staff Loan,including Thilina Loan)	Upto Rs. 500,000 - 1% of the Loan Amount		Minimum Charge Rs.500/-
		From Rs. 500,001 to Rs.1Mn - 0.75% of the Loan Amount		Minimum Charge Rs.5,000/-
		Rs.1,000,001 & Above - 0.5% of the Loan Amount		Minimum Charge Rs.7,500/-
				Maximum Charge Rs.50,000/-
	Post Inspection Charges , Charges for each Inspection on Non-performing Loans	Up to Rs. 500,000		Rs. 250/-
		From Rs.500,001 to Rs.1Mn		Rs. 500/-
		Rs.1,000,001 & Above		Rs. 1,000/-
		Stamp duty for affidavit Rs.50/-		Stamp duty for promissory notes Rs.1000/- or Rs.1 per part thereof
	Stationary Charges for loans	**Description of the Charges**		**Charges**
		Flat Fee For All Loan Amounts		Rs.350/-
	Deposit against Loan is granted on the same day as the deposit is opened			Rs.500/- + Rs.350/-
	Applicable To Loans Without Service Charges, Excluding Staff Loans	0.5% Of The Loan Amount		Charges Range From a Minimum of Rs.250/-to a Maximum of Rs.5,000/-
	Charges on Full Settlement of a loan at once before its scheduled term			**Charges**
	except for the settlement of loan with 75% of the balance , the settlement of the loan of the dead person, the settlement of the existing loan balance to take a loan, the settlement of the loan balance of a failed project, settlement of Deposit Against Loan and the settlement of loans due to non-receipt of refinance.			Outstanding Balance Up to Rs.1 Mn- 1% , Above Rs.1 Mn-Rs.10 Mn-2%, Above Rs.10 Mn-2.5% (Maximum Charge-Rs.500,000)
	Stationery fees for approving and maintaining loans other than cultivation loans			Rs.5000/-
	Charges on part payment of the loan	Up to Rs. 1Mn	1% of the payment	Amount of the part payment
		Above Rs. 1 Mn	2% of the payment	
	Postage Fees For Customer Correspondence	**Description of the Charges**		**Charges**
	Normal Post			Rs.170/-
	Registered Post /Telemail			Rs.320/-
	Courier Services /To courier a new PIN when the PIN is lost			Rs.500/-
	Postage For Correspondence Will be Sent To The Mortgagor	**Description of the Charges**		**Charges**
	Normal Post			Rs.170/-
	Registered Post			Rs.320/-
	Issuing a Duplicate Pawning Receipt (misplaced by the customer)/Settlement of a mortgage by Third Party other than Deceased			Rs.500/-
	Transportation Charges for Pawning Auction (per Km)			Rs.75/-
Property Valuation	**Property Valuation Charges**	**Description of the Charges**		**Charges**
	Forced Sale Value	Loan Amount up to 100,000 /-		Rs.750/-
		Loan Amount100,001/- to 1,000,000/-		Minimum Rs. 750/- to a Maximum of Rs. 1,650/- (For every Rs. 100,000/- increase in loan amount, an additional Rs. 100 will be added to the minimum charge)
		Loan Amount 1,000,001/- to 10,000,000/-		Minimum Rs. 1,650/- to a Maximum of Rs. 10,650/- (For every Rs.1Mn increase in loan amount, an additional Rs. 1,000 will be added to the minimum charge)
		Loan Amount 10,000,001/- to 20,000,000/-		Minimum Rs. 10,650/- to a Maximum of Rs. 16,650/- (For every Rs.1Mn increase in loan amount, an additional Rs. 600 will be added to the minimum charge)
		Loan Amount Above 20,000,000/-		Rs.16,650/- To Maximum 25,000/- (For every Rs.1Mn increase in loan amount, an additional Rs. 500 will be added to the minimum charge)
	Property Re-valuation Charges	**Description of the Charges**		**Charges**
	Performing Loans			Rs.2,000/-
	Non-Performing Loans			
	Loan Amount Upto Rs.1Mn			Rs.2,000/-
	Loan Amount From 1,000,001/- To Rs.2 Mn			Rs.3,000/-
	Loan Amount From Rs.2,000,000/- To Rs.20Mn			Rs.4,000/-
	Loan Amount Above Rs. 20Mn			Rs.6,000/-
Issuing Property Mortgage Certified Copies	Copy of the Deed	Rs.500/-	Copy of Surveyor plan	Rs.200/-
	Copy of the Mortgage bond	Rs.1,000/-	Copy of Building plan	Rs.1,000/-
Savings & Deposit	**Charges For Standing Orders**	**Description of the Charges**		**Charges**
	Per a Remittance (when issuing a cheque to an external institution)			Rs.100/-
	Change of standing order account sent to another bank	Rs.200/-	Early termination of standing orders issued to other bank account	Rs.200/-
	Stationery charges when sending standing order by SLIPS to an external institution			Rs.50/-

Savings & Deposit	CEFT Transaction (per remittance)			Rs.100/-
	Fees On Savings Accounts	Description of the Charges		Charges
	In case the account balance dropped below the required minimum balance	For Accounts Without Specified Minimum Balances, a Minimum Balance of 1000/- Should be Maintained		Monthly Fee - Rs.25/-
	Charges for Dormant Account (Except Dormant Accounts with transaction restrictions,minor accounts,Divi Naguma Accounts,Investment Accounts, Liyasaviya Plus Accounts,Leasing Installment Accounts)			Monthly Fee Rs.50/- (with VAT)
	Fees on savings accounts closure			Rs.250/-
	Charges for issuing new passbook Misplaced By The Customer			Rs.300/-
	Change the nomination of a fixed deposit/ Normal Account			Rs.250/-
	Issuing a new Fixed deposit receipt for lost/damaged receipt			Rs.500/-
	Commission For Bills Purchased			1% of The Cheque's Value(minimum Rs.100)
	Stationery charges on payment to holders of accounts where the customer is deceased			Charges
	up to Rs.100,000/-	Rs.500/-	Rs.100,000/--Rs.500,000/-	Rs.1,000/-
	Rs.500,001/- to 1,000,000/-	Rs.1,500/-	Above Rs.1,000,000	Rs.2,500/-
	Charges For Balance Confirmation Letters /Account Statements	Description of the Charges		Charges
	Balance Confirmation Letters- Visa and Audit Requirements	Corporate Customers		Rs.1000/- Per Letter
		Individual Accounts		Rs.750/- Per Letter
	Account Statement - Visa and Audit Requirements			Rs.250/- Per Page
	Issuance of fixed deposit, savings balance, loan balance confirmation letters for transfer to other financial institutions upon customer request. For one letter			Rs.250/- Per Letter
	Issuance of Account Statements for receipt of tax returns for the current year			No
	Re-issuance of Account Statements for receipt of tax returns for the current year			Rs.200/-
	Issuance of Account Statements for receipt of tax returns for the previous year			Rs.350/-
CRIB	Charges On CRIB Report	Description of the Charges	Charges	
	Type of the Report		Consumer	Corporate
	No Hit Report	Charges Per Report+ VAT	Rs.90/-	Rs.160/-
	Search Result Report		Rs.70/-	Rs.140/-
	Credit Report		Rs.125/-	Rs.250/-
	Quick Summary		Rs.75/-	Rs.150/-
	Credit Report Plus		Rs.275/-	Rs.525/-
	CRIB score Report		Rs.150/-	Rs.275/-
	Stationary Charges Per Report		Rs.150/-	
Leasing	Leasing Charges	Description of the Charges	Charges	
	Lease Processing / Documentation Charges	0.5% on Lease Capital	Charges Range From Rs. 2,500/- to Rs. 12,500/-	
	Early Settlement Charges On Leasing	0.5% of The Original Capital Value + VAT +10% of the Unearned Interest	Input VAT Applicable For Sale Of Assets	
	Termination Fee on Full Settlement of Outstanding & Renouncing the Bank's Absolute Ownership	Below Rs.1Mn	Rs.1,500/-	
		Over Rs.1Mn	Rs.3,000/-	
	Stamp Duty on Finance Lease Agreements	Description of the Charges	Charges	
	Finance Lease Agreements in Respect of Following Motor Vehicles Used for Travelling Purpose are Chargeable with Stamp Duty , - Dual Purpose Vehicles - Motor Car - Jeeps & B class Vehicles		Rs.10/- for Every Rs.1,000/- or Part Thereof	
Legal	Legal Charges	Description of the Charges	Charges	
	Charges Per Letter of Demand (without postage charges)		Rs.300/-	
	Charges for Filling Cases	Below Rs.50,000	Rs.4,000/-	
		From Rs.50,001 to 500,000	Rs.6,000/-	
		From Rs.500,0001 to Rs.1,000,000	Rs.8,500/-	
		Above Rs.1,000,001	Rs.12,000/-	
	Issuance and Delivery of Summons (including guarantors per one loan)		Rs.1,000/-	
	Re-issuance of summons (for one defendant)		Rs.250/-	
	Court Appearance Fee Per Day		Rs.1,500/-	
	Per Trial		Rs.2,500/-	
	Pre- Trail Documents Preparation Charges		Rs.2,000/-	
	For preparing the draft of the complaint and filing the complaint in court	under the Special Provisions Act No. 2 of 1990		Rs.12,000/-
	For handing over the Decree of Naisi			Rs.5,000/-
	For completing the proceedings such as the seizure of property and auction of property in cases to be processed in accordance with the decree of Naisi			Rs.10,000/-
	Charges for Re-verifying Property Ownership Before Property Auction			RS.2000/-
	Charges for Participating in Property Auctions and Preparing the Sale Condition Document, Forwarded to the Registration			Rs.5,000/-
	For the Registration of Certificate of Sale			Rs.5,000/-
	Preparation of Title Reports	Freehold Lands- Rs 3,500/- LRC Lands- Rs3,000/-	Examining Title report	Rs.2,000/-
	Obtaining land record Extract copies (1 extract)	Normal Service- Rs.120/- One Day Service Rs.200	Obtaining a Copy of Deed Certificated	Normal Service Rs.600/- One Day Service- Rs.1000/-
	Charges for the Preparation of a Mortgage Bond	Upto Rs.100,000 - 2% of the Mortgage Bond , From Rs.100,001 to Rs.500,000 - 1.5% of the Mortgage Value	Minimum Rs.2,000/-	
		Above Rs.500,001 - 0.75% of the Mortgage Value for Every Rs.100, 000 Increase	Maximum Rs.75,000/-	
	Preparation of cancellation deeds when mortgage deeds/sale certificates are lost			Rs.7500/-
	Stamp Duty on Deed			Rs.1/- for Every Rs.1,000/- or Part Thereof
	Drafting a WRIT Paper			Rs.2,500/-
	Charges for Implementing WRIT Paper			Rs.7,500/-

Charges for Debit Card	Description of the Charges	Charges
Joining fee		Rs. 750/-
Damage/Lost card		Rs. 1,000/-
Expire card fee		Rs. 750/-
PIN re-issue		Rs. 250/-
Annual Subscription Fee		Rs.400/- (for VISA Card only)

Debit Card Transaction Charges	Description of the Charges	Charges	
Type	RDB ATM	Other banks ATM	
		JCB	VISA/MAGSTRIP
Cash Withdrawal	Rs.10/-	Rs.15/-	Rs. 30/-
Balance Inquiry	Rs.5/-	Rs.7.50	
Mini Statement	Last 05 Transactions	Rs. 5/-	Cannot be Generated
	Last 10 Transactions	Rs. 10/-	

Other Charges	Description of the Charges	Charges
SMS Activation		Rs. 250/-
QR Merchant Discount (per Transaction)		1%

Other Commission

Safety Deposit Locker Facility Charges	Description of the Charges	Charges
Locker Type	Rental Deposits	Annual Rent
Small	Rs. 100,000/-	Rs. 3,000/-
Medium	Rs. 200,000/-	Rs. 4,000/-
Large	Rs. 300,000/-	Rs. 5,000/-
Key Replacement Charges	Lost or Damaged Keys Will be Charged	Supplier Invoice Value * 150%

Bank Guarantee Charges		Charges
	Charges on Cash Guarantee	Charges on Property Mortgage
for 1 year	1.5% of Guarantee amount	2.5% of Guarantee amount
for 6 months	0.5% of Guarantee amount	1.5% of Guarantee amount
for 3 months	0.5% of Guarantee amount	0.75% of Guarantee amount
Inspection charges for collateral property-0.25% of property value-(maximum Rs.25,000/-)	Stationary Charges for Cash Guarantee / Property Morgage-0.25% of Guarantee Amount Minimum Rs3,000/- Maximum Rs.10,000/-	Transport charges for collateral property inspection at Rs.75 per kilometre (Maximum Rs.25,000/-)
Stationery charges for Re-renewal of Bank Guarantees		Rs.500/-+ Relevant Commission
Issuance of special format on customer request		Rs.2000/-
Charges for making payments on a guarantee		Rs,1000/-